

Fill in this information to identify the case:

Debtor 1 Elizabeth DesJardins

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 19-31187-jda

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV TrustCourt claim no. (if known): 2-1Last 4 digits of any number you use to
identify the debtor's account:0 7 3 2

Date of payment change:

Must be at least 21 days after date
of this notice06/01/2020

New total payment:

\$ 738.14

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 250.34New escrow payment: \$ 283.91**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Elizabeth DesJardins

First Name

Middle Name

Last Name

Case number (if known) 19-31187-jda

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves

Signature

Date 05/08/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti-Berger, LLP.

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email bknotifications@ghidottiberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: May 01, 2020

ELIZABETH DES JARDINS
 620 E GRAND RIVER
 FOWLERVILLE MI 48836

Loan: [REDACTED]
 Property Address:
 620 EAST GRAND RIVER
 FOWLERVILLE, MI 48836

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:			454.23	454.23
Escrow Payment:			250.34	283.91
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$704.57	\$738.14

Escrow Balance Calculation		
Due Date:		May 01, 2019
Escrow Balance:		(2,923.80)
Anticipated Pmts to Escrow:		3,254.42
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$330.62

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,345.30)
Jan 2020		236.50		*		0.00	(3,108.80)
Feb 2020		236.50		*		0.00	(2,872.30)
Mar 2020		236.50		*		0.00	(2,635.80)
Mar 2020		236.50		*		0.00	(2,399.30)
Mar 2020		221.03		*	* Escrow Only Payment	0.00	(2,178.27)
Mar 2020				221.03	* Forced Place Insur	0.00	(2,399.30)
Mar 2020				761.00	* Homeowners Policy	0.00	(3,160.30)
Apr 2020		236.50		*		0.00	(2,923.80)
					Anticipated Transactions	0.00	(2,923.80)
May 2020		3,254.42					330.62
	\$0.00	\$4,657.95	\$0.00	\$982.03			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: May 01, 2020

ELIZABETH DES JARDINS

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	330.62	1,381.64
Jun 2020	283.91			614.53	1,665.55
Jul 2020	283.91			898.44	1,949.46
Aug 2020	283.91			1,182.35	2,233.37
Sep 2020	283.91	623.35	City/Town Tax	842.91	1,893.93
Sep 2020		1,326.11	Village Tax	(483.20)	567.82
Oct 2020	283.91			(199.29)	851.73
Nov 2020	283.91			84.62	1,135.64
Dec 2020	283.91			368.53	1,419.55
Jan 2021	283.91			652.44	1,703.46
Feb 2021	283.91	696.47	City/Town Tax	239.88	1,290.90
Mar 2021	283.91	761.00	Homeowners Policy	(237.21)	813.81
Apr 2021	283.91			46.70	1,097.72
May 2021	283.91			330.61	1,381.63
	<u>\$3,406.92</u>	<u>\$3,406.93</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 567.82. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 567.82 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 330.62. Your starting balance (escrow balance required) according to this analysis should be \$1,381.64. This means you have a shortage of 1,051.02. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,406.93. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	283.91
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$283.91</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

1 UNITED STATES BANKRUPTCY COURT
2 EASTERN DISTRICT OF MICHIGAN – FLINT DIVISION

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4 In Re: Elizabeth DesJardins

)
) Case No.: 19-31187-jda
)

5) CHAPTER 13
6)

7) **CERTIFICATE OF SERVICE**
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10)
11)
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14)

Debtor(s).

15 **CERTIFICATE OF SERVICE**

16 On 05/08/2020, I served the foregoing documents described as Notice of
17 Mortgage Payment Change on the following individuals by electronic means thorough the
18 Court's ECF program:

19 COUNSEL FOR DEBTOR
Patrick Vincent McGivney
20 mcgivne3@yahoo.com

TRUSTEE
Carl Bekofske
ECF@flint13.com

21 **I declare under penalty of perjury under the laws of the United States of America**
22 **that the foregoing is true and correct.**

23
24 /s/ Kasra Sadjadi
Kasra Sadjadi
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1 On 05/08/2020, I served the foregoing documents described as Notice
2 of Mortgage Payment Change on the following individuals by depositing true copies thereof
3 in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage
4 paid, addressed as follows:
5

6 DEBTOR
7 Elizabeth DesJardins
8 620 East Grand River Ave.
9 Fowlerville, MI 48836

10 **I declare under penalty of perjury under the laws of the United States of America**
11 **that the foregoing is true and correct.**

12 /s/ Kasra Sadjadi
13 Kasra Sadjadi
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